

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application : James P. Coppola III
Application No. : 09/587,619
Filed : June 5, 2000
For : PORTFOLIO ACCOUNTING AND RISK MANAGEMENT
SYSTEM
Examiner :
Attorney's Docket : TRD-001XX

Group Art Unit: 2761

* * * * *
I hereby certify that this correspondence is being deposited with
the United States Postal Service as first class mail in an
envelope addressed to: Assistant Commissioner for Patents,
Washington, D.C. 20231 on August 24, 2000.

By: Beverly E. Hjorth
Beverly E. Hjorth
Registration No. 32,033
Attorney for Applicant

* * * * *
LETTER TO OFFICIAL DRAFTPERSON
RE: SUBMISSION OF FORMAL DRAWINGS

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith in the above-identified application are
formal drawings.

Kindly substitute these drawings for the ones currently on
file as appropriate and charge any costs associated therewith to

Application No.: 09/587,619
Filed: June 5, 2000
Group Art Unit: 2761

Patent and Trademark Office Account No. 23-0804. Triplicate
copies of this transmittal letter are enclosed.

Respectfully submitted,

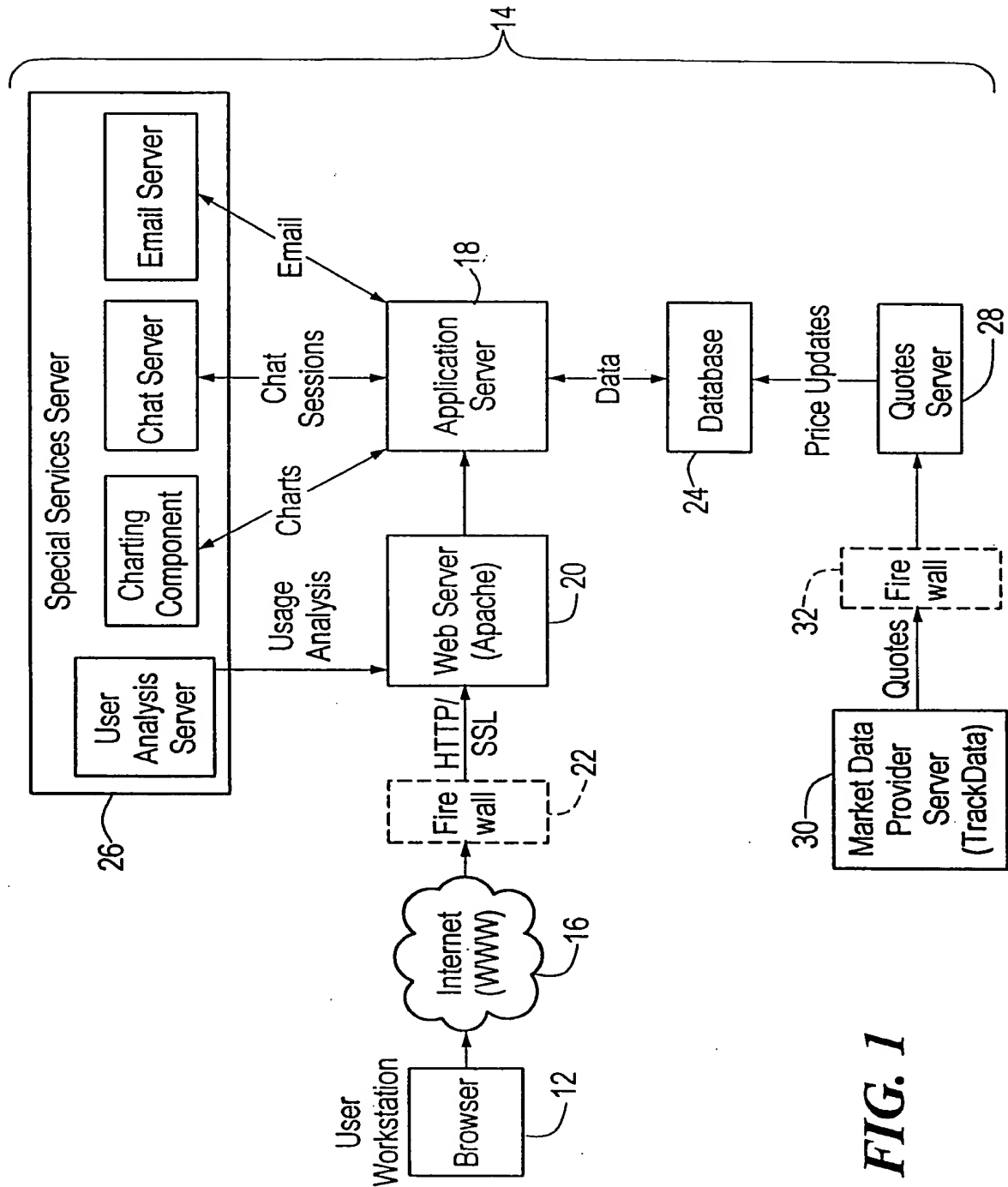
JAMES P. COPPOLA III

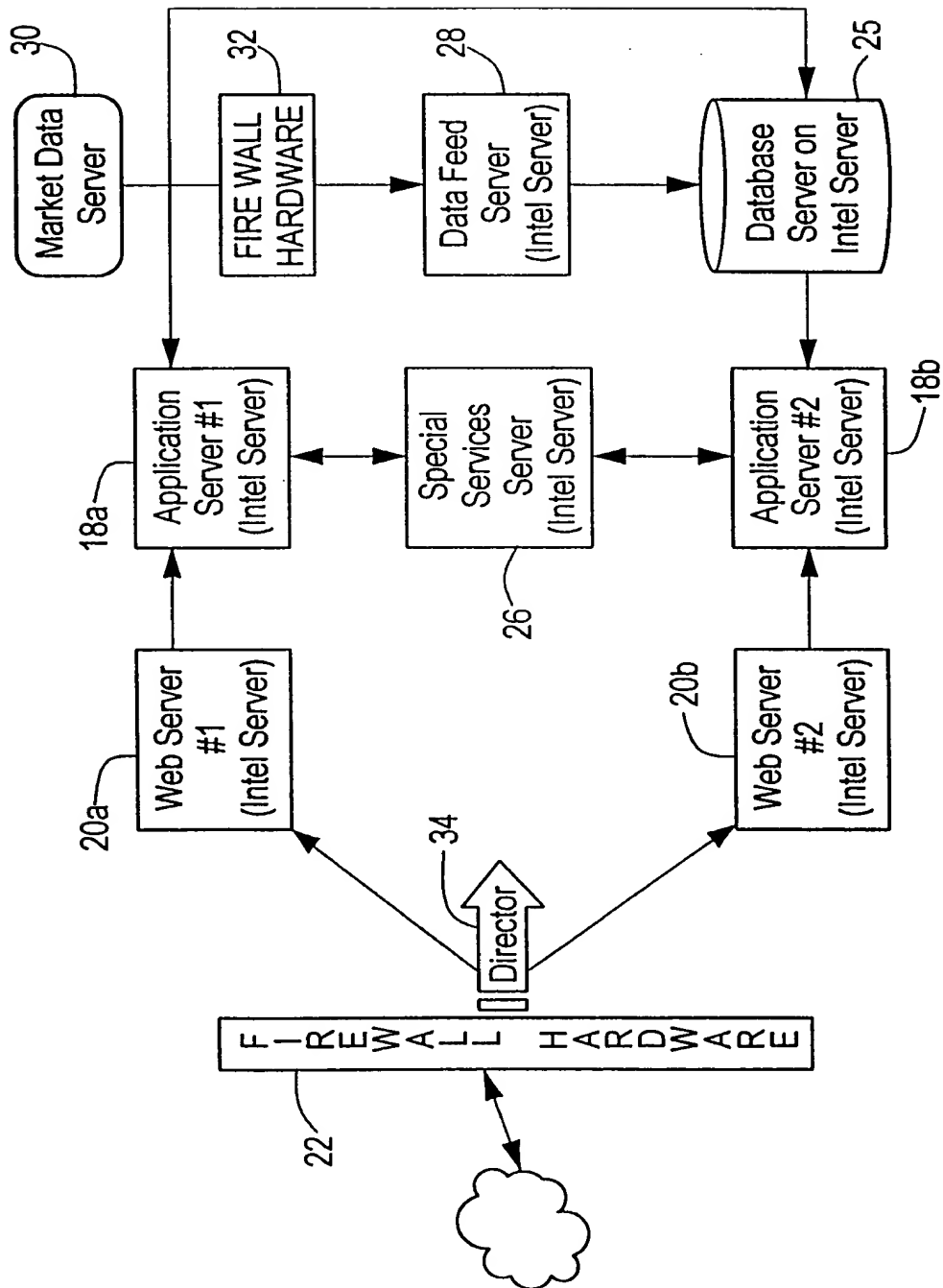
By: Beverly E. Hjorth
Beverly E. Hjorth
Registration No. 32,033
Attorney for Applicant

WEINGARTEN, SCHURGIN,
GAGNEBIN & HAYES LLP
Ten Post Office Square
Boston, Massachusetts 02109
Telephone: (617) 542-2290
Telecopier: (617) 451-0313

Date: August 24, 2000

BEH/jde/232195
Enclosures

**FIG. 1**

**FIG. 2**

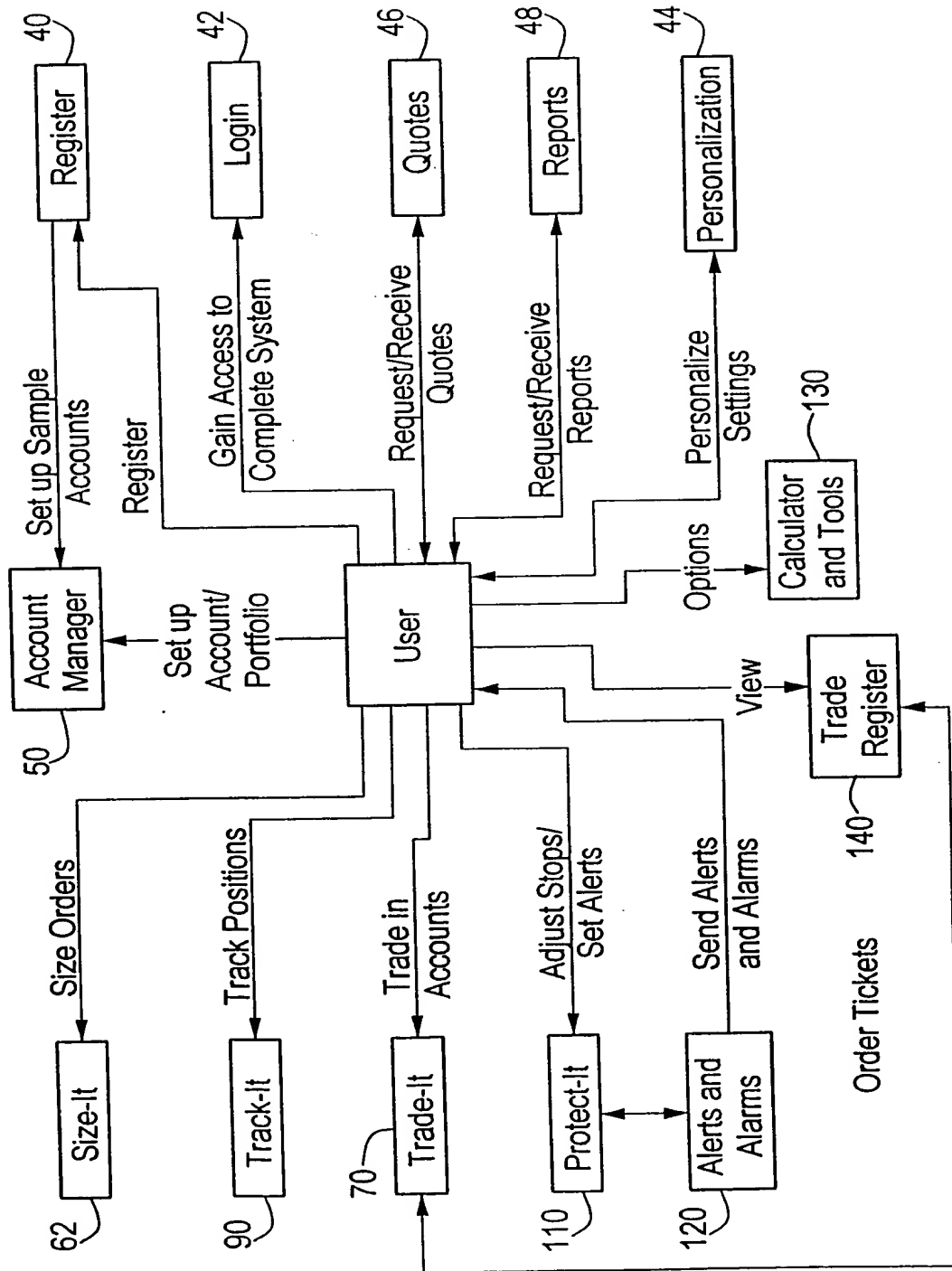


FIG. 3

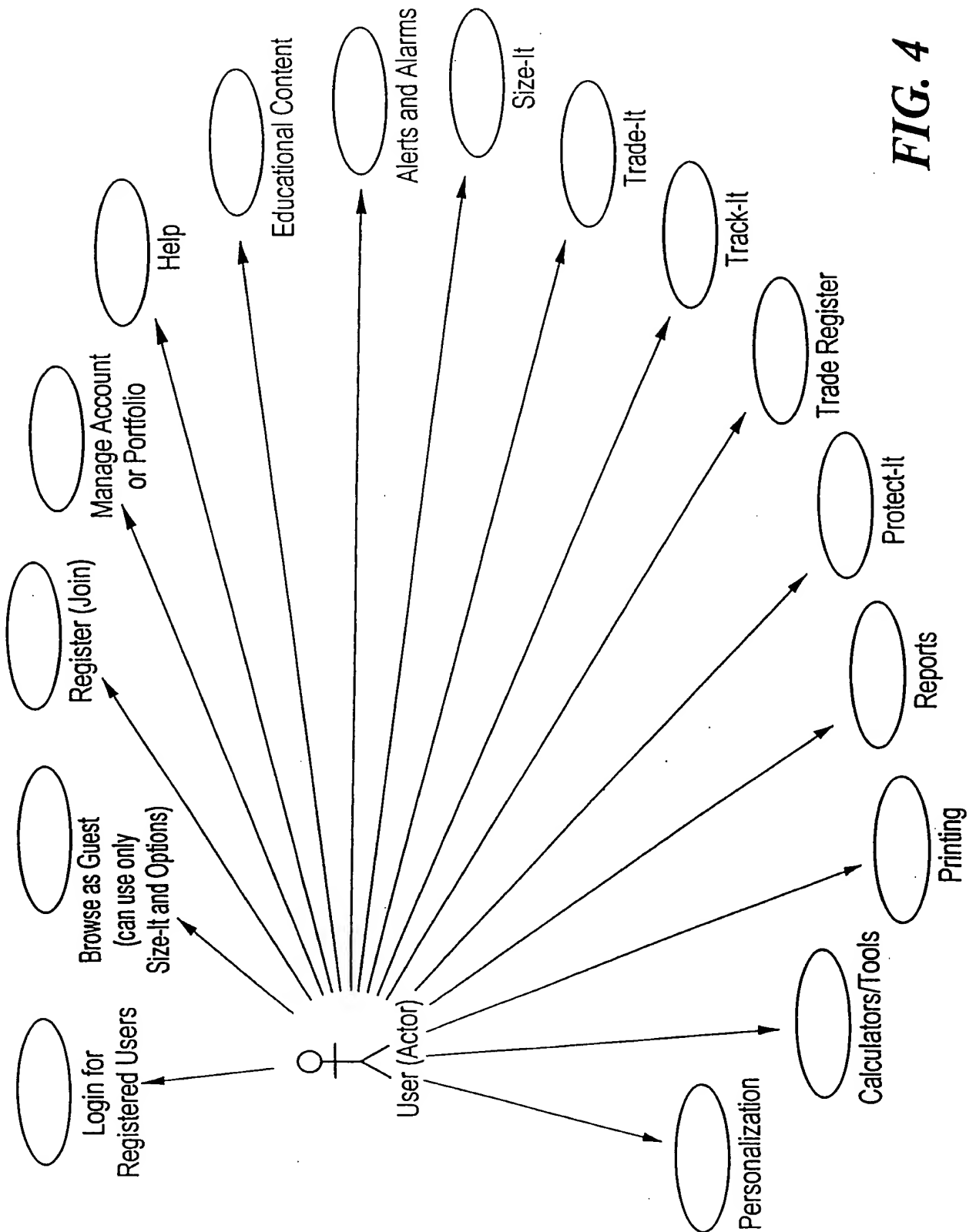
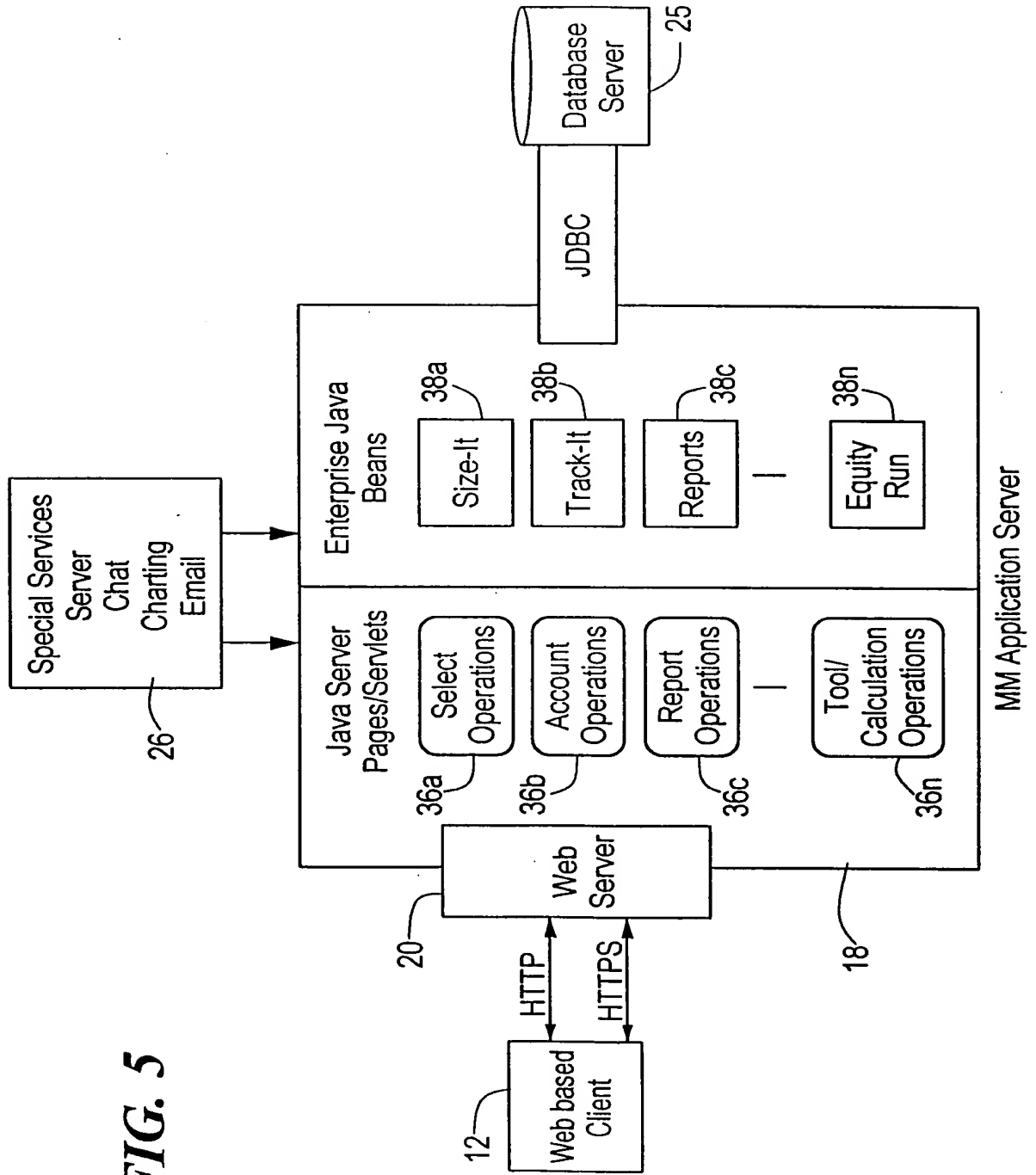
**FIG. 4**

FIG. 5



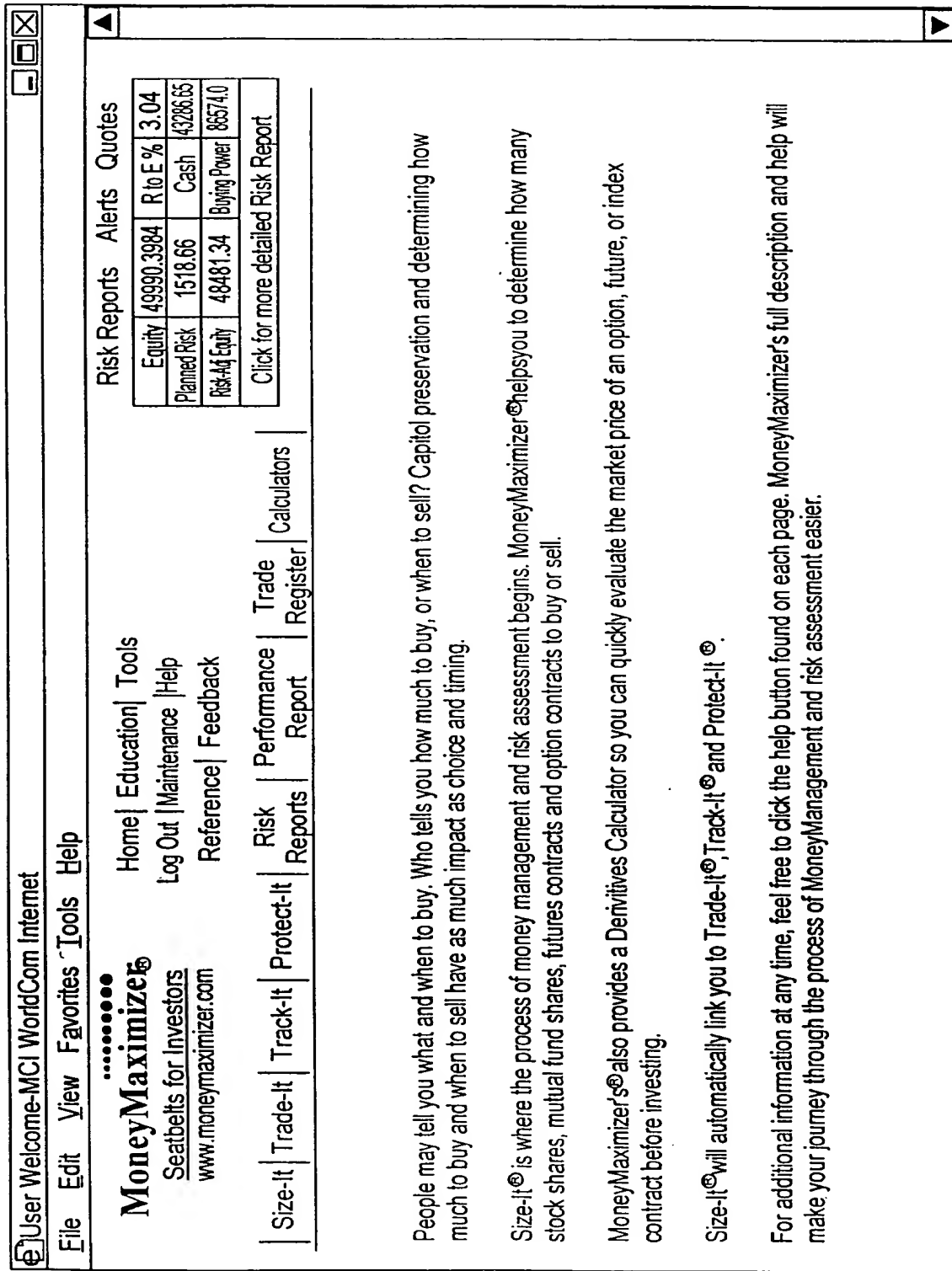


FIG. 6

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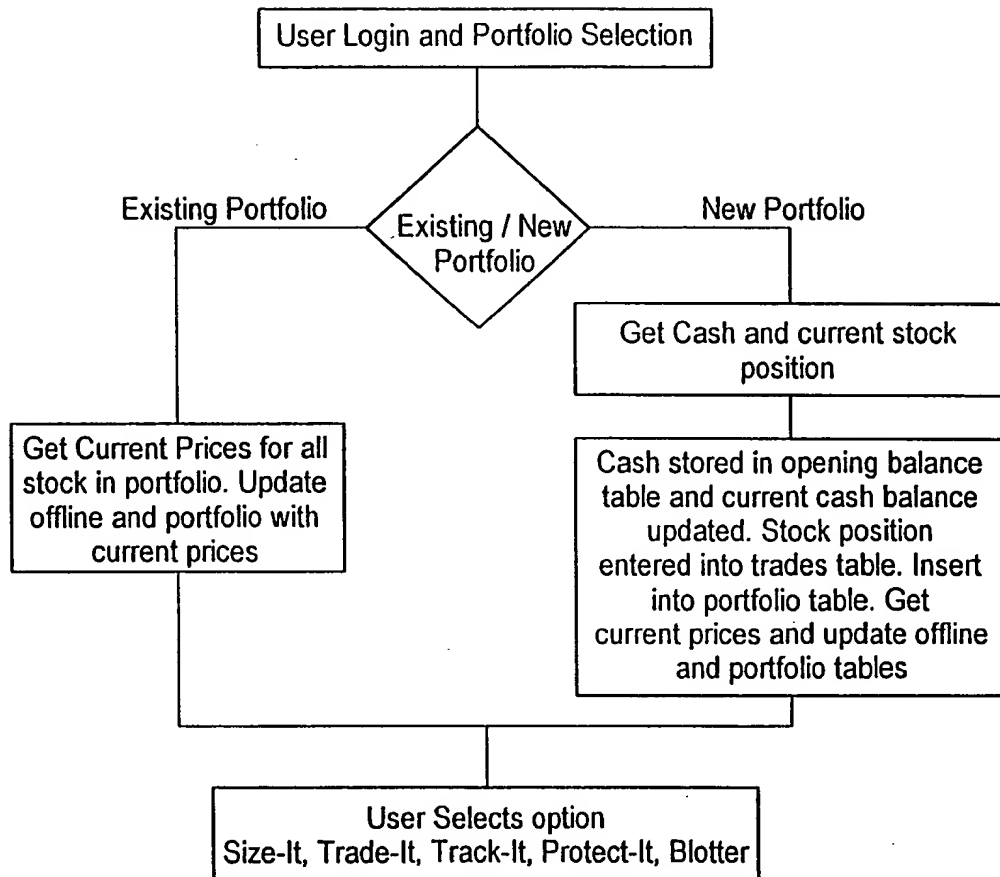


FIG. 7

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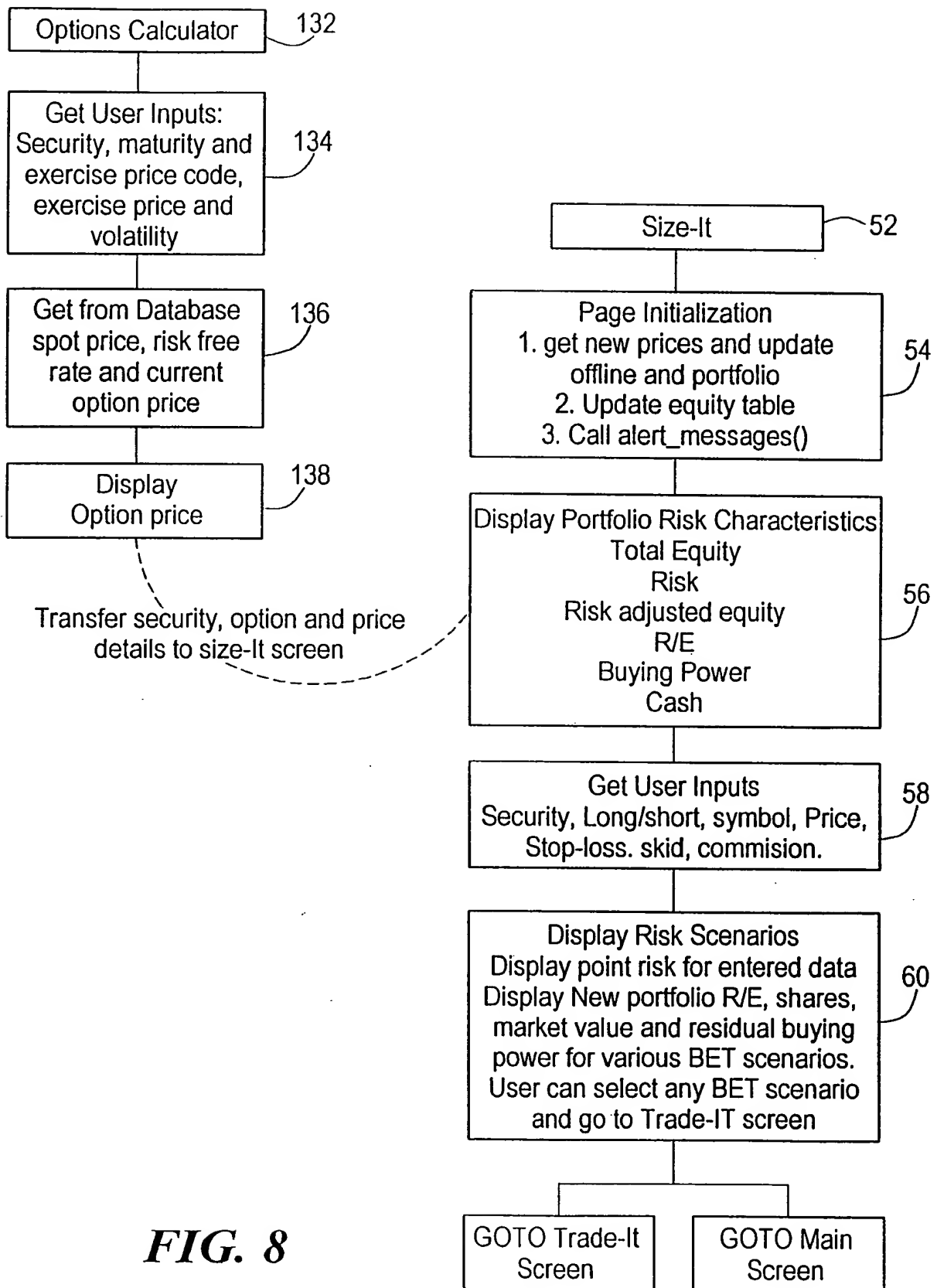


FIG. 8

FIG. 9

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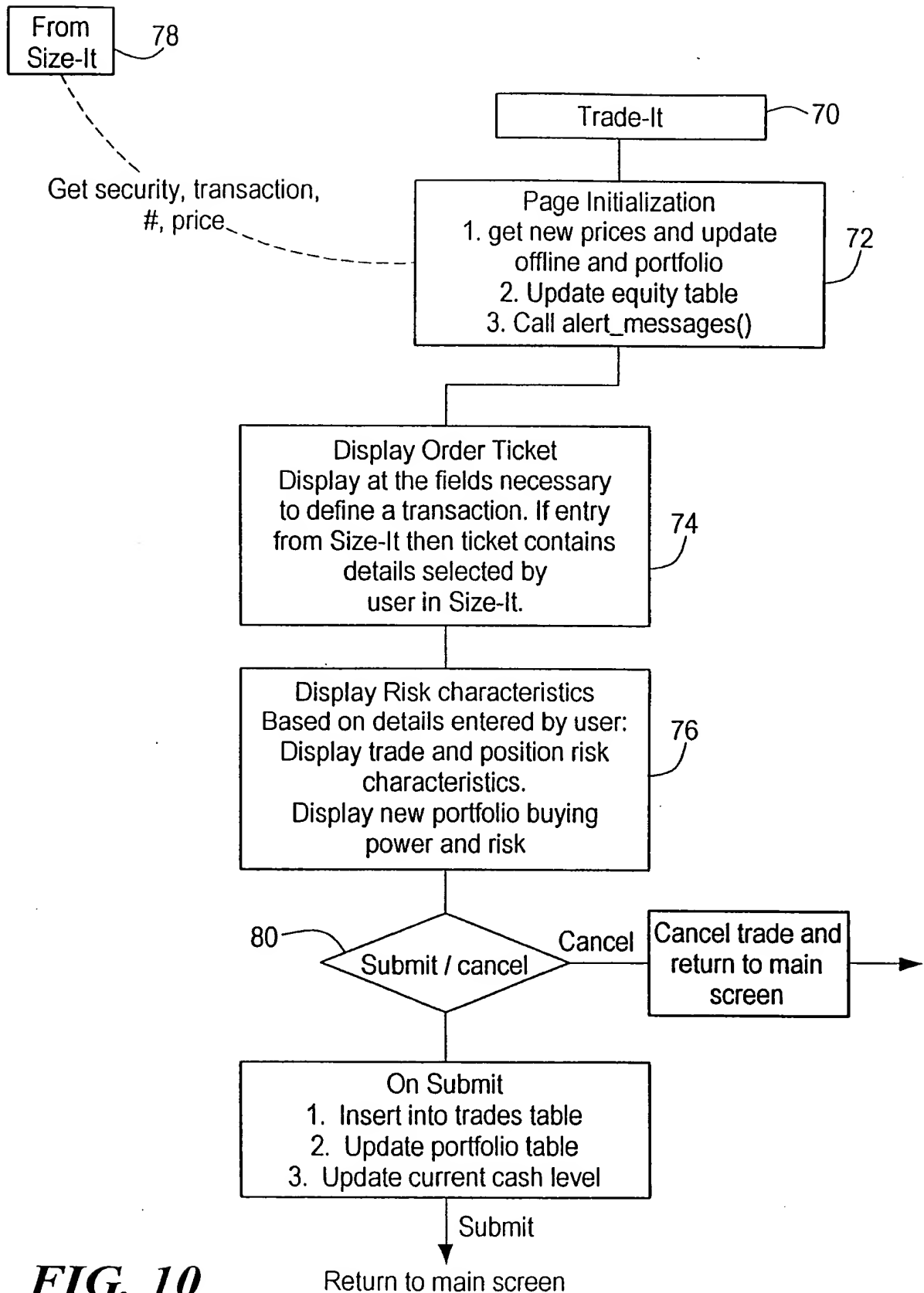


FIG. 10

Order Ticket - testing

Port ?

Trade-It™

Order Ticket

Trade Date

06/04/2000

Time

22:58

Settle Date

06/07/2000

S/F/O

Stock/MF

Transaction

Buy

Symbol

IBM

Shares

102

Price

106.50000

Cost:

\$-10,881.46

IBM International Business Machines

Stop

90.00000

Alert

95.00000

Stop Expires on

07/04/2000

Broker

JC3

Commission - per shr

0.18098

Lump Sum

18.46

Limit Alarm: Lower

92.00000

Upper

115.00000

☐ Agy Cr.

Portfolio

NO POSITIONS FOUND

Positions/Stops:

Risk to Equity:

Trade

2.71%

\$1,706

Position

2.71%

\$1,706

Your Current Buying Power is:

\$112,875.00

Your New Buying Power Will Be:

\$101,975.08

Your Current Portfolio Risk is:

1.44%

Print

Submit

Cancel

FIG. 11

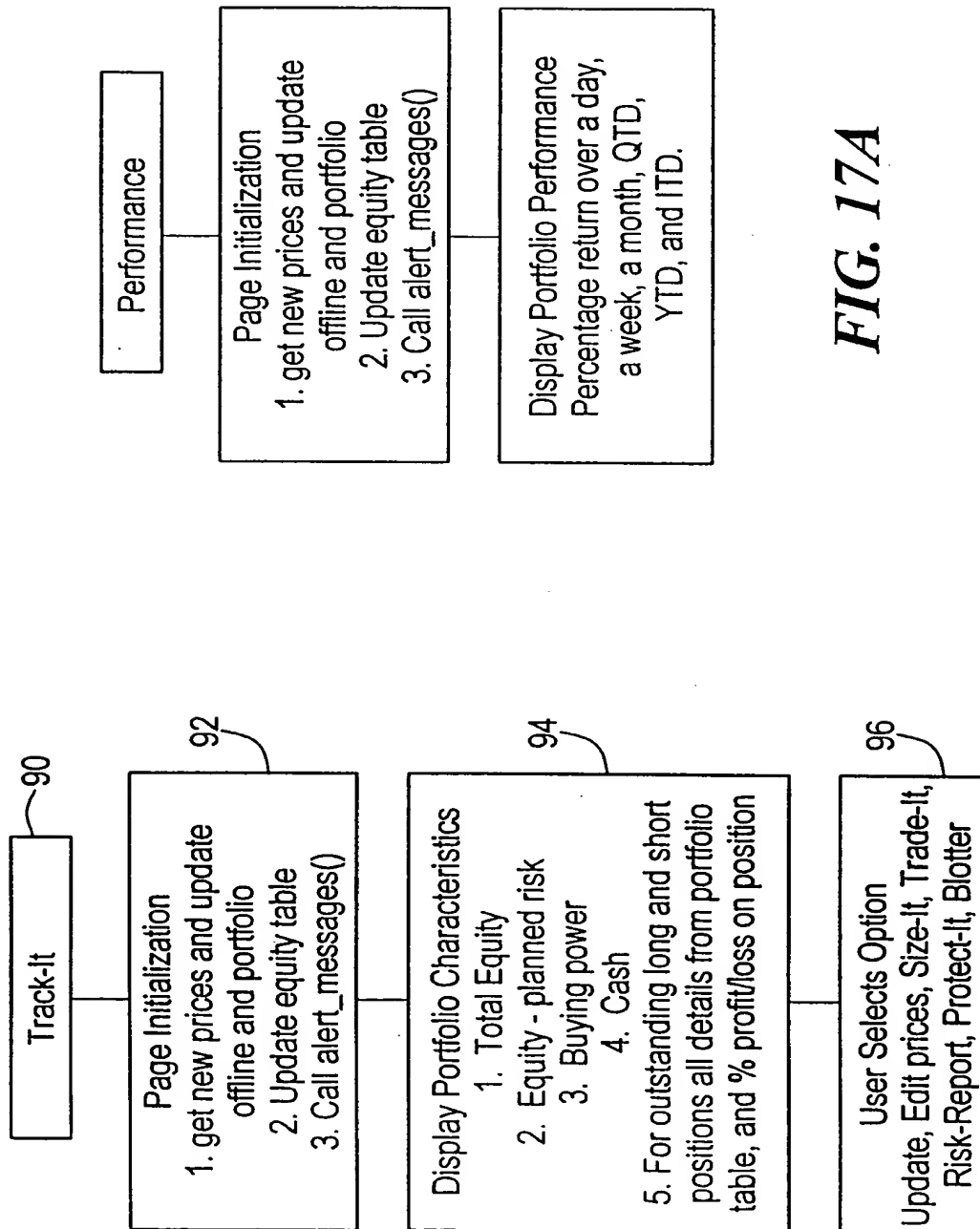


FIG. 17A

FIG. 12

<div style="display: flex; justify-content: space-between; align-items: center;"> Portfolio - MoneyMaximizer Sample Trade <div> <div style="border: 1px solid black; padding: 2px;">Calc</div> <div style="border: 1px solid black; padding: 2px;">Port</div> <div style="border: 1px solid black; padding: 2px;">?</div> </div> </div>									
<div style="display: flex; justify-content: space-between;"> <div> Track-It™ Stocks/Options/Mutual Funds </div> <div> Equity - Planned Risk: \$-16,486.75 Buying Power: \$94,670.93 Cash: \$28,000.00 </div> </div>									
Bulls									
Stock	Shrs/Cont	Cost Basis	Last	Stop	%R/E	Risk	Market Value	G/L	
IBM	200	95.10000	108.4375	90.0000	3.30%	\$3,697	\$21,687	2.38%	
IBM GT	10	1.05000	12.5000	0.2500	10.97%	\$12,300	\$12,500	10.21%	
KO	100	60.10000	52.5625	50.0000	0.23%	\$261	\$5,256	-0.67%	
MSFT	35	115.10000	66.3125	60.0000	0.20%	\$222	\$2,320	-1.52%	
Total =					14.70%	\$16,481	\$41,764	10.39%	
Bulls									
Stock	Shrs/Cont	Cost Basis	Last	Stop	%R/E	Risk	Market Value	G/L	
FTSP	500	8.65000	2.0625	10.0000	3.56%	\$3,993	\$1,031	2.94%	
Total =					3.56%	\$3,993	\$1,031	2.94%	
<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <input checked="" type="radio"/> Stk/Opt/MF <input type="radio"/> Futures/Opt </div> <div> <div style="border: 1px solid black; padding: 2px;">Print</div> </div> </div>									

FIG. 13

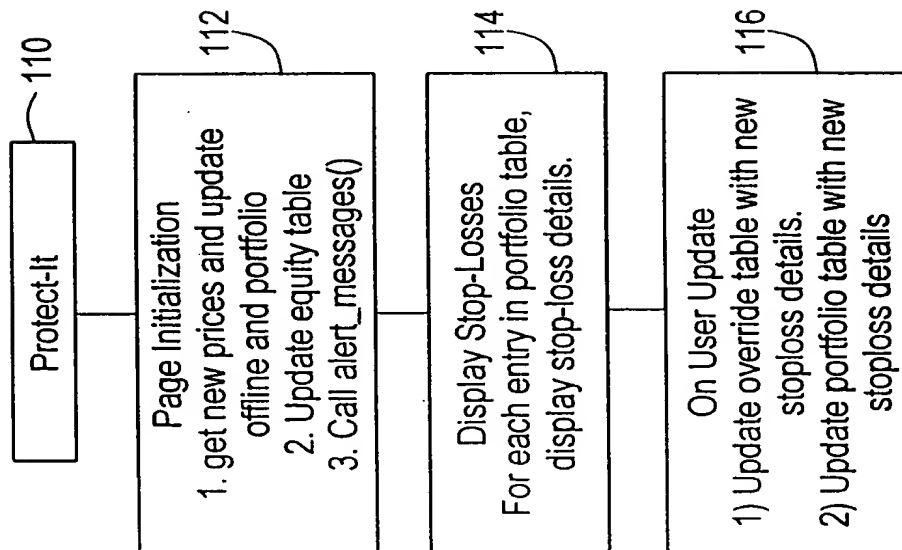


FIG. 14

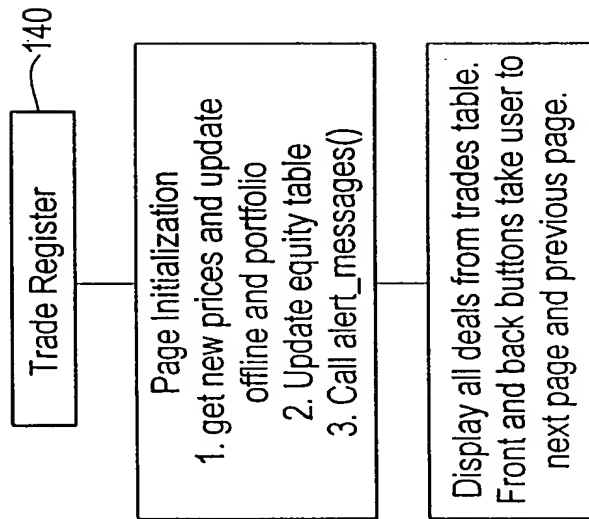


FIG. 19

Stop Reporting - MoneyMaximizer Sample Trade

☐ ☐ ☐ ☐

Protect-It™

To Adjust Stop, Broker or Session. on a portfolio position, double click on the stop. Return to your portfolio screen to split a lot. Items in red have expired stops.

Port ?

Action	Name	Symbol	Shares	Sell Stop	Buy Stop	Broker	Explate
CVS STOP	First Team Sports Inc	FTSP	500		10.000000	MENT	01/01/99
SEL STOP	IBM International Business	IBM	200	90.000000		MENT	01/01/99
SEL STOP	G Jul - IBM International Bu	IBM GT	10	0.250000		MENT	01/01/99
SEL STOP	Coca Cola Co	KO	100	50.000000		MENT	01/01/99
SEL STOP	Microsoft Corp	MSFT	35	60.000000		JC3	01/02/02

Add Contingent Order

DeleteContingent

Action	Name	Symbol	Contracts	Sell Stop	Buy Stop	Broker	Session	Explate
SEL STOP	Crude Oil Light Sweet	@CLU	1	10.000000		MENT	REG	01/01/99
SEL STOP	Cotton No. 2	@CT.V	5	72.850000		MENT	REG	01/01/99
SEL STOP	U.S. Dollar Index (FINEX)	@DX.U	2	92.500000		MENT	REG	01/01/99
BUY STOP	U.S. Treasury Bond 30 Yr	@US.U	2		115.000000	MENT	REG	01/01/99

Add Contingent Order

DeleteContingent

Double Click on stop to change

Print Report

FIG. 15

Risk Report - MoneyMaximizer Sample Trade				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				Port ?
TOTAL	STOCKS/MF	FUTURES	OPTIONS	
Equity-Risk: \$46,233.25				
Planned Risk: \$8,726.75	\$4,996.75	\$3,730.00	\$0.00	
R/E%: 15.88%	9.09%	6.79%	0.00%	
Equity \$54,960.00	\$54,725.00	\$235.00		
Est. Buying Power: \$75,775.00				
TRADE DATE BALANCE: \$28,050.00		\$1,000.00		
WITHDRAWABLE FUNDS:		\$1,000.00		
ENDING BALANCE:				
<< Off Line >> <div>Print</div>				

FIG. 16

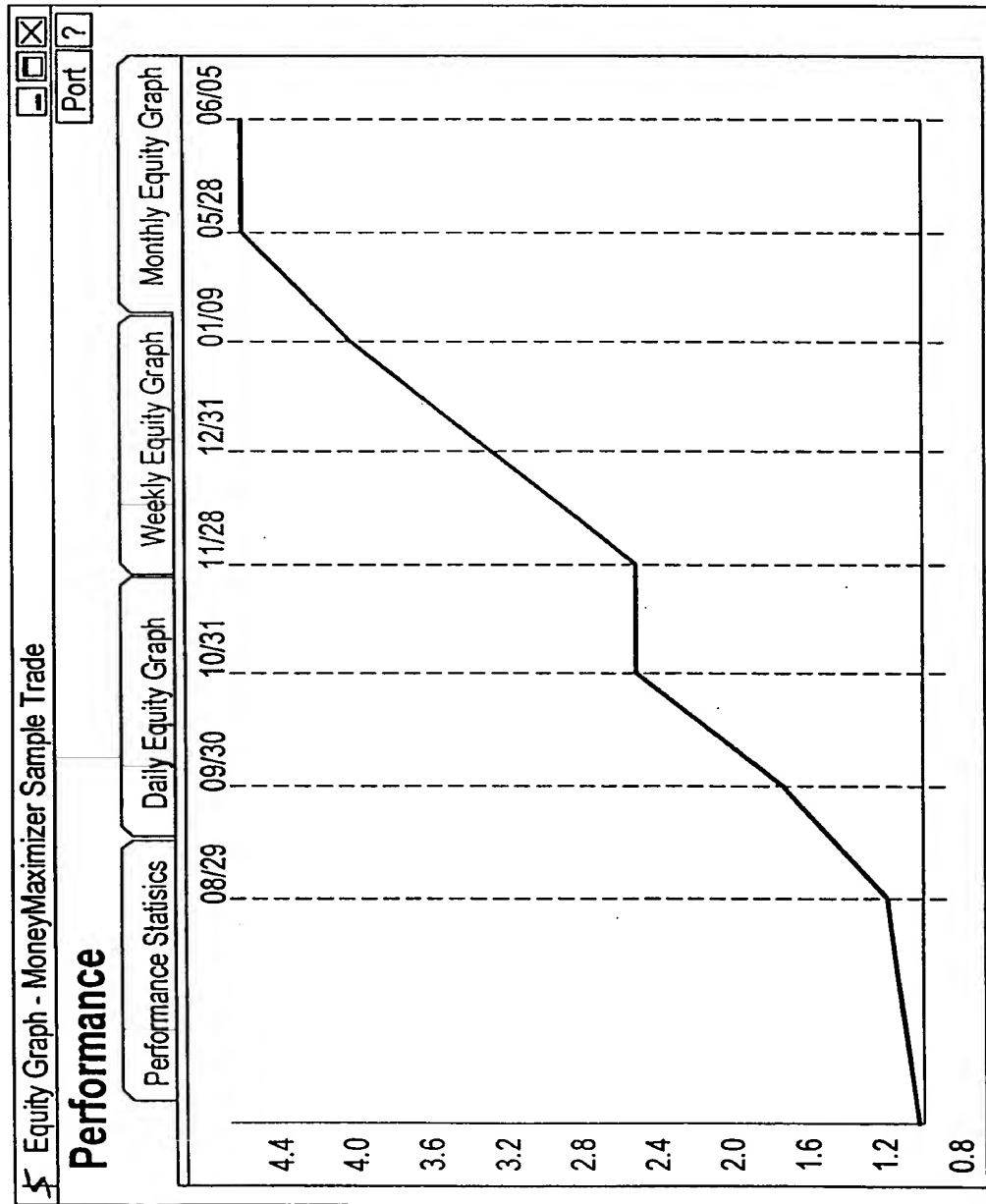


FIG. 17

Select Portfolio Account

Select Portfolio Composite View

Please Select a Portfolio to Make Current, then click Go.
Shortcut: Type a letter to jump down the list, press enter to choose.

MoneyMaximizer Sample Trade	Sample
long term	Longterm

Go Delete New Portfolio

FIG. 25

Theoretical Option Price Calculator	
Option Type: <input checked="" type="radio"/> Stock <input type="radio"/> Future <input type="radio"/> Currency <input type="radio"/> Future	
Spot Price: <input type="text" value="0.0000"/>	Exercise price: <input type="text" value="0.0000"/>
Maturity - Month: <input type="text" value="7"/>	Year: <input type="text" value="2000"/> → Days: <input type="text" value="46"/>
Rate: <input type="text" value="0.0000"/>	Volatility: <input type="text" value="0.0000"/>
Index: Name: <input type="text"/>	Add/Edit... Divisor: <input type="text" value="0.0000"/>
To Calculate Implied Volatility, Enter Market Price: <input type="text" value="0.0000"/>	

Enter Dividends	Call Results	Put Results												
Enter up to 5 dividends to be paid between now and the maturity date: <div style="display: flex; justify-content: space-between;"> 12345 </div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td>/ /</td><td><input type="text" value="0.0000"/></td></tr> <tr><td>/ /</td><td><input type="text" value="0.0000"/></td></tr> <tr><td>/ /</td><td><input type="text" value="0.0000"/></td></tr> <tr><td>/ /</td><td><input type="text" value="0.0000"/></td></tr> <tr><td>/ /</td><td><input type="text" value="0.0000"/></td></tr> </tbody> </table>	Date	Amount	/ /	<input type="text" value="0.0000"/>	/ /	<input type="text" value="0.0000"/>	/ /	<input type="text" value="0.0000"/>	/ /	<input type="text" value="0.0000"/>	/ /	<input type="text" value="0.0000"/>	
Date	Amount													
/ /	<input type="text" value="0.0000"/>													
/ /	<input type="text" value="0.0000"/>													
/ /	<input type="text" value="0.0000"/>													
/ /	<input type="text" value="0.0000"/>													
/ /	<input type="text" value="0.0000"/>													

FIG. 18

<div><div></div><div></div><div></div></div> Trade Blotter - MoneyMaximizer Sample Trade													
		Trade Date: [08/21/97 ▼]		<<	>>	[Print]	Report Stks		Port ?				
Stocks/Options/Mutual Funds													
Buys													
Trans	Shrs/Cont	Symbol	Name	Size	Stop	Price	Comm	Secfee	Amount	Agycr	Broker		
BUY	200	IBM	IBM International Business	2.04%	90.0000	95.0000	0.05000		\$19,010.00		STOF		
BUY	100	KO	Coca Cola Co	1.02%	55.0000	60.0000	0.05000		\$6,005.00		STOF		
BUY	35	MSFT	Microsoft Corp	1.62%	92.0000	115.0000	0.05000		\$4,026.75		STOF		
													▲
Sells													
Trans	Shrs/Cont	Symbol	Name	Size	Stop	Price	Comm	Secfee	Amount	Agycr	Broker		
													▲

FIG. 20

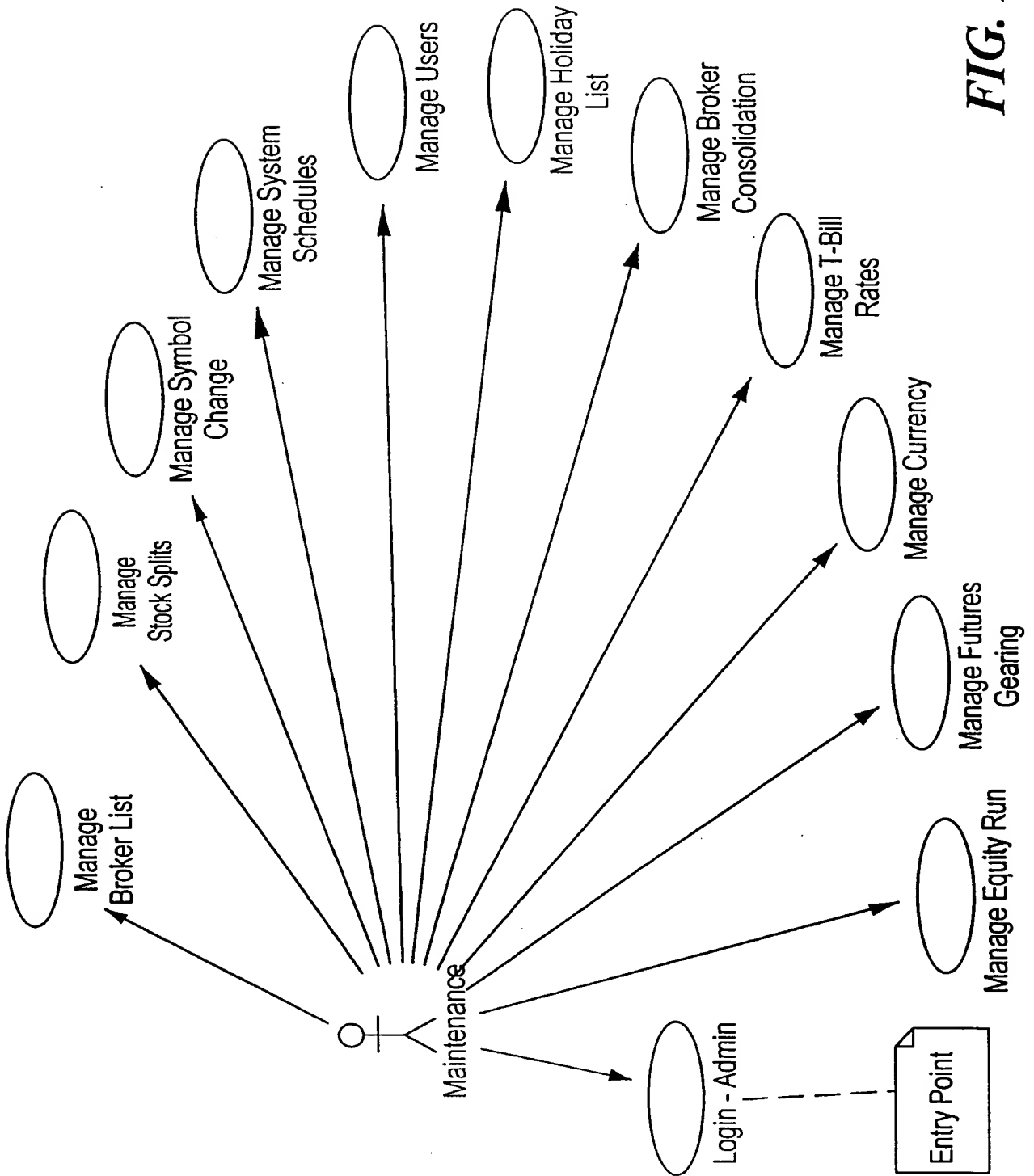


FIG. 21

- * corecalc.prg
- * Procedure to perform core calculations as needed
- * when called, main proc will provide "receptacle" params to be passed back

```
PARAMETERS mport, m_mkt, m_risk, mpwr, missue
* mport = Stock, Future, Option, All, Position
* m_mkt, m_risk = passback for mktval, risk, power
* missue = specific position to check (eg: IBM)
```

```
IF mport = "P"  && checking position
    missue = LEFT (missue+SPACE(10), 10)
ELSE
    missue = SPACE (10)
ENDIF
```

```
mselect = SELECT( )
SELECT portfol
if eof ( )
    mProwHold = 0
else
    mProwHold = recno ( )
endif
m_smkt = 0
m_srisk = 0
m_fmkt = 0
m_frisk = 0
m_omkt = 0
m_orisk = 0
m_imkt = 0
m_irisk = 0
m_longs = 0
m_shorts = 0
GO TOP
```

FIG. 22

```

DO WHILE .NOT. EOF ( )
    m_imatch = ( stock = missue ) && i. or .f. result
    **** These two vars are for individual issue values, rest are sums
    misVal = 0
    misDolrisk = 0

    DO CASE
        CASE sfo = 'S'                JUST STOCKS
            misVal = FxConv (shares*last_sale, stock)
            IF portfol->short
                m_smkt = m_smkt - misVal
                misDolrisk = FxConv (shares*ABS (stop-last_sale) + comm_in*shares, stock)
                m_shorts = m_shorts + misVal
            ELSE
                m_smkt = m_smkt + misVal
                misDolrisk = FxConv (shares*ABS (last_sale-stop) + comm_in*shares, stock)
                m_longs = m_longs + misVal
            ENDIF
        CASE sfo = 'F'                JUST FUTURES
            misVal = FxConv ( (buy_price-last_sale) *shares*gear, stock)
            misVal = FxConv ( (last_sale-buy_price) *shares*gear, stock)
            m_fmkt = m_fmkt + misVal
            IF portfol->short
                misDolrisk = FxConv (shares*ABS (stop-last_sale)*gear +

```

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```

(comm_in*shares, stock)
            m_frisk = m_frisk + misDolrisk
        ELSE
            misDolrisk = FxConv (shares*ABS (last_sale-stop) *gear +
(comm_in*shares) , stock)
            m_frisk = m_frisk + misDolrisk
        ENDIF
        IF m_imatch
            m_fmkt = m_fmkt + misVal
            m_irisk = m_irisk + misDolrisk
        ENDIF
        CASE sfo = 'O'                JUST OPTIONS
            misVal = FxConv (shares*last_sale*100, stock)
            IF portfol->short
                m_fmkt = m_fmkt - misVal
                misDolrisk = FxConv (100*shares*ABS (stop-last_sale) + (comm_in*shares) ,stock)
                m_orisk = m_orisk + misDolrisk
                m_shorts = m_shorts + misVal
            ELSE
                m_fmkt = m_fmkt + misVal
                misDolrisk = FxConv (100*shares*ABS (last_sale-stop) + (comm_in*shares) ,stock)
                m_orisk = m_orisk + misDolrisk
                m_long = m_long + misVal
            ENDIF
        IF m_imatch
            m_fmkt = m_fmkt + misVal
            m_irisk = m_irisk + misDolrisk
        ENDIF
    ENDCASE
    SKIP
ENDDO

```

FIG. 23


```

DO CASE
CASE mport = "A"           ALL/TOTAL EVERYTHING
    m_mkt = m_smkt = m_fmkt = m_omkt
    m_risk = m_srisk + m_frisk + m_orisk
CASE mport = "S"           JUST STOCKS
    m_mkt = m_smkt
    m_risk = m_srisk
CASE mport = "F"           JUST FUTURES
    m_mkt = m_fmkt
    m_risk = m_frisk
CASE mport = "O"           JUST OPTIONS
    m_mkt = m_omkt
    m_risk = m_orisk
CASE mport = "P"           JUST INDIVIDUAL POSITIONS
    m_mkt = m_imkt
    m_risk = m_iris
ENDCASE

mpwr = (2* (mtdbalance+mwdbalance+m_longs-m_shorts) ) - m_longs - m_shorts

sele portfol
if mProwHold > 0
    goto (mProwHold)
endif
SELECT (mselect)

RETURN

```

FIG. 24

MoneyMaximizer (tm) Portfolio Builder

Portfolio Builder™

long term

Please Enter Your Current:

Trade Date balance

Withdrawable Funds

Ending Balance

\$0.00

\$0.00

\$0.00

Delete Position

Trade Date	L/S	Type	Symbol	Shrs/Contr	Stop	Price	Lump	Comm
------------	-----	------	--------	------------	------	-------	------	------

Finalize

Cancel

Add a Position

Quick Help:

Trade Date Balance represents the trade date cash balance in your equity portfolio.
For more detailed information, click on the red question mark box at the top right corner of this screen. TIP: We suggest that you make a hard copy print of this help and follow along.

FIG. 26

\$ Edit Offline Prices and Names		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ?																																							
<h3>Symbols and Prices</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Symbol</th> <th style="width: 40%;">Last Sale</th> <th></th> </tr> </thead> <tbody> <tr><td>@CL.U</td><td>18.760000</td><td rowspan="8"></td></tr> <tr><td>@CT.V</td><td>73.150000</td></tr> <tr><td>@DX.U</td><td>93.050000</td></tr> <tr><td>@US.U</td><td>114.500000</td></tr> <tr><td>FTSP</td><td>9.000000</td></tr> <tr><td>IBM</td><td>99.000000</td></tr> <tr><td>KO</td><td>70.000000</td></tr> <tr><td>MSFT</td><td>125.000000</td></tr> </tbody> </table>	Symbol	Last Sale		@CL.U	18.760000		@CT.V	73.150000	@DX.U	93.050000	@US.U	114.500000	FTSP	9.000000	IBM	99.000000	KO	70.000000	MSFT	125.000000	<h3>Brokers</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Broker</th> <th style="width: 50%;">Id</th> <th></th> </tr> </thead> <tbody> <tr><td>JC3</td><td></td><td rowspan="8"></td></tr> <tr><td>MENT</td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> </tbody> </table>	Broker	Id		JC3			MENT													
Symbol	Last Sale																																								
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MSFT	125.000000																																								
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JC3																																									
MENT																																									
<h3>Names</h3> <p>Fast Search By: <input checked="" type="radio"/> Name <input type="radio"/> Symbol <input style="width: 150px;" type="text"/></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Symbol</th> <th style="width: 80%;">Name</th> <th></th> </tr> </thead> <tbody> <tr><td>AT;A</td><td></td><td rowspan="8"></td></tr> <tr><td>AT;ABX</td><td></td></tr> <tr><td>AT;AC</td><td></td></tr> <tr><td>AT;ADMP</td><td></td></tr> <tr><td>AT;AEC</td><td></td></tr> <tr><td>AT;AGEA</td><td></td></tr> <tr><td>AT;AGR</td><td></td></tr> <tr><td>AT;AIT</td><td></td></tr> </tbody> </table> <div style="margin-top: 10px; display: flex; justify-content: space-between;"> [Delete Name] [Done] </div>			Symbol	Name		AT;A			AT;ABX		AT;AC		AT;ADMP		AT;AEC		AT;AGEA		AT;AGR		AT;AIT																				
Symbol	Name																																								
AT;A																																									
AT;ABX																																									
AT;AC																																									
AT;ADMP																																									
AT;AEC																																									
AT;AGEA																																									
AT;AGR																																									
AT;AIT																																									

FIG. 27

⌵ Maintenance	□ □ □	Port ?
Maintenance Options		
Real-Time Data Off Line		
Real-Time Data On Line		
Total Equity Run		
Fund Transfers		
Split Stock		
Edit Futures Gearing		
Edit Holiday List		
Currency Conversion		
<< Off Line >>		

FIG. 29

⌵ Expired Stops	□ □ □	□
The following stops have passed their expiration date:		
Stock	Stop	
@CL.U	18.000000	
@CT.V	72.850000	
@DX.U	92.500000	
@US.U	115.000000	
FTSP	10.000000	
IBM	90.000000	
Fix Them Now!		Ignore

FIG. 28